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Approved for use through 10/31/2002. OMB 0651-0032

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**PENNIE & EDMONDS LLP**

COUNSELORS AT LAW  
1155 Avenue of the Americas  
New York, New York 10036-2711

ATTORNEY DOCKET NO. 10018-007

Date: July 30, 2003

Commissioner for Patents  
P.O. Box 1450  
Mail Stop PATENT APPLICATION  
Alexandria, VA 22313-1450

Sir:

The following utility patent application is enclosed for filing:

Applicant(s): David R. Fitzpatrick & William G. Riggio Executed  
on:

Title of Invention: METHOD AND SYSTEM FOR PROVIDING RULE-BASED COLLATERAL  
ALLOCATION AND SUBSTITUTION

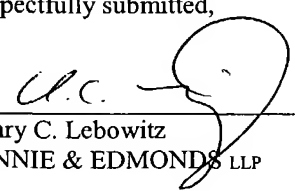
**PATENT APPLICATION FEE VALUE**

TYPE	NO. FILED	LESS	EXTRA	EXTRA RATE	FEE
Total Claims	6	- 20	0	\$18.00 each	\$ 0
Independent	1	- 3	0	\$84.00 each	\$ 0
Minimum Fee					\$ 750
Multiple Dependency Fee If Applicable (\$280.00)					\$ 0
<b>Total</b>					\$ 750
Applicant qualifies for the 50% Reduction for Independent Inventor, Nonprofit Organization or Small Business Concern					\$ 0
<b>Total Filing Fee</b>					\$ 750

- ☐ **DO NOT PUBLISH.** I hereby certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).
- ☒ Priority of application no. 60/399,903 filed on July 30, 2002 is claimed under 35 U.S.C. § 119.
- ☐ The certified copy of the priority application has been filed in application no. filed on .
- ☐ Amend the specification by inserting before the first line the following sentence: This is a continuation-in-part of application no. filed on .

Please charge the required fee to Pennie & Edmonds LLP Deposit Account 16-1150. A copy of this sheet is enclosed.

Respectfully submitted,

  
Henry C. Lebowitz  
PENNIE & EDMONDS LLP

36,196  
Reg No.

Enclosure

This form is not for use with continuation, divisional, re-issue, design or plant patent applications.